**Implementation of Programme under IRDP**

1807. SHRI JANARDHANA POOJARY: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) what are the details of Integrated Rural Development Programme or its equivalent programme currently being implemented in the country;

(b) the total allocation made and sanctioned for implementation of the above programme during the last five years, year-wise, State-wise;

(c) the terms and conditions, together with the rate of interest charged, applicable for availing the benefit under the above programme;

(d) whether security/surety is required for availing the assistance under the above programme; and

(e) if so, the details thereof; and if not, what action is taken against implementing agencies demanding security/surety from the beneficiaries?

THE MINISTER OF RURAL DEVELOPMENT (SHRI RAGHUVANSH PRASAD SINGH): (a) The Swarnjayanti Gram Swarojgar Yojana (SGSY), a holistic self-employment generation programme; was launched with effect from 1st April, 1999 after restructuring the erstwhile IRDP (Integrated Rural Development Programme). The objective of SGSY is to bring the assisted poor families (swarojgaries) above the poverty line by ensuring appreciable increase in incomes over a period of time. This objective is to be achieved *inter alia* by organizing the rural poor into Self-Help Groups (SHGs) through a process of social mobilization, their training and capacity building and provision of income generating assets through a mix of bank credit and government subsidy. Funds under the SGSY are shared by the Central and the State Governments in the ratio of 75:25. The selection of activities under the scheme is based on the local resources, the aptitude and skill of the intended swarojgaries and market potential for products. The scheme focuses on vulnerable section of the society including women and socially challenged sections. As per the guidelines of the scheme, 50% of the group formed in each block should be exclusively for the women. Further, Women, SCs/STs and disabled are to account for at least 40%,50% and 3% of the assisted swarojgaries respectively.

(b) A Statement indicating State-wise and year-wise details of central allocation and releases made under the SGSY during the last five years is enclosed (*See* below).

(c) to (e) Financial assistance to swarojgaries under SGSY comprises of two components *viz.* loan and subsidy. SGSY is a credit - linked scheme and credit is the key element. Subsidy is only a minor and enabling component. The size of loan for project depends on the nature of the project. Interest rate for SGSY loans will be as notified by the Reserve Bank of India/National Bank for Agriculture and Rural Development from time to time. The security norms, as prescribed by the Reserve Bank of India from time to time will be applicable. The implementation of SGSY, including credit disbursement, is periodically monitored at Block, District, State and Central levels. Any grievance from the beneficiaries is referred to the Ministry of Finance and the concerned State Government for taking remedial measures.

## *Statement*

*State-wise and year-wise details of Central allocation and releases made under the SGSY during* 2002-03 *to* 2006-07

(Rs. in lacs)

| Sl. No. | States/U.T. | 2002-2003 | | 2003-2004 | | 2004-2005 | | 2005-2006 | | 2006-2007 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total allocation* | Total Releases | Total allocation | Total Releases | Total allocation | Total Releases | Total allocation | Total Releases | Total allocation | Total Releases |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1 | Andhra Pradesh | 4091.08 | 4648.35 | 5651.84 | 4957.40 | 7074.63 | 6825.14 | 7074.63 | 6994.81 | 7847.60 | 8453.19 |
| 2 | Arunachal Pradesh | 169.47 | 96.68 | 295.37 | 180.13 | 369.21 | 335.13 | 369.21 | 183.89 | 376.60 | 220.00 |
| 3 | Assam | 4403.45 | 3419.91 | 7674.87 | 5330.06 | 9593.57 | 6595.62 | 9593.57 | 7036.97 | 9785.43 | 8716.08 |
| 4 | Bihar | 9733.33 | 4570.23 | 13446.63 | 6823.94 | 16831.72 | 11054.08 | 16831.72 | 16378.94 | 18664.40 | 15213.93 |
| 5 | Chhattisgarh | 2160.77 | 2673.35 | 2985.12 | 2738.40 | 3736.60 | 3567.98 | 3736.60 | 3494.12 | 4146.15 | 4127.78 |
| 6 | Goa | 66.67 | 23.53 | 66.67 | 33.33 | 66.67 | 37.09 | 66.67 | 39.14 | 66.67 | 58.33 |
| 7 | Gujarat | 1539.95 | 1876.17 | 2127.44 | 2049.00 | 2663.03 | 2674.89 | 2663.03 | 2661.43 | 2955.60 | 2939.97 |
| 8 | Haryana | 905.97 | 1103.72 | 1251.60 | 1242.75 | 1566.71 | 1566.78 | 1566.71 | 1529.98 | 1739.89 | 1739.90 |
| 9 | Himachal Pradesh | 381.55 | 483.01 | 527.11 | 411.34 | 659.80 | 649.90 | 659.80 | 584.49 | 731.64 | 625.17 |
| 10 | Jammu and Kashmir | 472.21 | 527.25 | 652.36 | 619.81 | 816.59 | 662.26 | 816.59 | 681.99 | 905.51 | 909.82 |
| 11 | Jharkhand | 3668.55 | 2244.34 | 5068.11 | 3910.38 | 6343.97 | 5594.50 | 6343.97 | 4663.35 | 7037.36 | 6021.33 |
| 12 | Karnataka | 3089.33 | 3372.53 | 4267.92 | 3520.74 | 5342.35 | 5372.28 | 5342.35 | 4770.77 | 5926.68 | 5486.64 |
| 13 | Kerala | 1386.17 | 1685.00 | 1915.00 | 1917.28 | 2397.09 | 2378.06 | 2397.09 | 2397.09 | 2660.72 | 2649.95 |
| 14 | Madhya Pradesh | 4632.29 | 5689.03 | 6399.53 | 6014.35 | 8010.55 | 7200.26 | 8010.55 | 7604.65 | 8885.40 | 8750.47 |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 15 | Maharashtra | 6106.87 | 7806.81 | 8436.65 | 7780.28 | 10560.52 | 9664.90 | 10560.52 | 9965.02 | 11713.11 | 11327.07 |
| 16 | Manipur | 295.20 | 0.00 | 514.51 | 56.75 | 643.15 | 91.05 | 643.15 | 184.34 | 656.01 | 307.35 |
| 17 | Meghalaya | 330.73 | 27.51 | 576.44 | 127.78 | 720.56 | 202.10 | 720.56 | 387.90 | 734.97 | 360.00 |
| 18 | Mizoram | 76.53 | 105.19 | 133.39 | 142.97 | 166.75 | 181.39 | 166.75 | 166.31 | 170.08 | 155.25 |
| 19 | Nagaland | 226.88 | 83.15 | 395.44 | 262.00 | 494.27 | 203.94 | 494.27 | 215.90 | 504.16 | 314.97 |
| 20 | Orissa | 4679.33 | 5413.03 | 6464.51 | 5943.07 | 8091.92 | 8034.01 | 8091.92 | 8199.34 | 8972.97 | 8984.68 |
| 21 | Punjab | 440 .29 | 554.86 | 608.27 | 543.26 | 761.40 | 447.47 | 761.40 | 864.65 | 846.97 | 838.20 |
| 22 | Rajasthan | 2345.84 | 2857.88 | 3240.80 | 3014.98 | 4056.63 | 3922.09 | 4056.63 | 3549.49 | 4500.95 | 4309.02 |
| 23 | Sikkim | 84.73 | 155.33 | 147.68 | 190.76 | 184.60 | 249.99 | 184.60 | 198.45 | 188.29 | 201.22 |
| 24 | Tamil Nadu | 3617.41 | 6473.65 | 4997.47 | 4920.93 | 6255.53 | 6234.74 | 6255.53 | 6255.53 | 6939.21 | 6939.21 |
| 25 | Tripura | 533.00 | 832.90 | 928.97 | 928.98 | 1161.23 | 1384.91 | 1161.23 | 1246.97 | 1184.45 | 1433.49 |
| 26 | Uttar Pradesh | 14012.49 | 9530.93 | 19358.31 | 15787.38 | 24231.61 | 23030.68 | 24231.61 | 22744.62 | 26870.16 | 26549.70 |
| 27 | Uttaranchal | 736.40 | 851.68 | 1017.33 | 905.14 | 1273.47 | 1824.42 | 1273.47 | 2008.67 | 1414.68 | 1414.69 |
| 28 | West Bengal | 5200.15 | 1418.79 | 7184.01 | 3405.34 | 8992.56 | 6068.51 | 8992.56 | 7478.84 | 9974.33 | 8368.96 |
| 29 | A and N Islands | 50.00 | 0.00 | 50.00 | 0.00 | 25.00 | 25.00 | 25.00 | 6.25 | 25.00 | 0.00 |
| 31 | Daman and Diu | 50.00 | 0.00 | 50.00 | 0.00 | 25.00 | 0.00 | 25.00 | 0.00 | 25.00 | 0.00 |
| 30 | D and N Haveli | 50.00 | 0.00 | 50.00 | 0.00 | 25.00 | 12.50 | 25.00 | 0.00 | 25.00 | 12.50 |
| 32 | Lakshadweep | 50.00 | 0.00 | 50.00 | 0.00 | 25.00 | 0.00 | 25.00 | 0.00 | 25.00 | 0.00 |
| 33 | Pondicherry | 50.00 | 53.64 | 50.00 | 25.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 150.00 |
| | TOTAL: | 75636.67 | 68578.45 | 106583.33 | 83783.53 | 133266.67 | 116191.67 | 133266.67 | 122593.91 | 146600.00 | 137578.85 |

* Total allocation includes Central share of 75% plus State share of 25% of subsidy.